



NEWS RELEASE

GOVERNOR'S COMMUNICATIONS OFFICE

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GOVERNOR BREDESEN LAUNCHES PROGRAM FOR WORKING UNINSURED

Nashville — Governor Phil Bredesen today traveled to a small restaurant in downtown Nashville to officially launch CoverTN, an affordable and portable health insurance initiative for working Tennesseans who are uninsured. More than 4,500 small businesses have pre-qualified to participate in the program, which will be administered by BlueCross BlueShield of Tennessee.

"Far too many working people have not had access to health insurance in our state, but starting today they have a choice and it is CoverTN," Bredesen said. "We're putting access to the most needed medical services within reach of working Tennesseans and making great progress to open the doors of our health care system to Tennesseans who have been without options for too long."

CoverTN creates a partnership between the state, small businesses and their employees to provide coverage for the most needed medical services. It's not a mandated program or an entitlement program - it is a voluntary initiative for uninsured Tennesseans to obtain private insurance. The individual owns the plan, not the state or the company.

"NFIB members have told us - through surveys and direct feedback - they appreciate that CoverTN offers basic, affordable coverage that is both voluntary and portable," said Gary Selvy, state director of the National Federation of Independent Business (NFIB), who joined Bredesen at the announcement. "While many states are currently debating and planning to expand health insurance access to the nearly 46 million uninsured Americans, Tennessee is now putting benefits in reach of working uninsured small-business owners and their employees."

CoverTN features no front-end deductibles, and pricing is simple and straight-forward: \$25 co-payment for a doctor's office visit and \$10 for most prescription drugs. There is also coverage for hospitalization and other medical needs. To promote personal responsibility, premiums are based on weight, tobacco use and age - with an average monthly premium of \$50 for each payer.

Governor Bredesen's multi-pronged effort, Cover Tennessee, will extend health insurance to uninsured individuals in Tennessee, with CoverTN as the centerpiece of the initiative. Comprehensive coverage for children will be provided through CoverKids, and chronically ill adults are covered through AccessTN, a high-risk pool. The Cover Tennessee initiative also includes a series of initiatives that target the growing prevalence of diabetes through ProjectDiabetes and focuses on improved lifestyle choices through GetFitTN. The programs were overwhelmingly endorsed by the General Assembly in 2006.

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